

<i>SERFF Tracking Number:</i>	<i>NWST-126628627</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Northwestern Long Term Care Insurance Company</i>	<i>State Tracking Number:</i>	<i>45690</i>
<i>Company Tracking Number:</i>	<i>90-2424 LTC (1010)</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>90-2424 LTC (1010)</i>		
<i>Project Name/Number:</i>	<i>90-2424 LTC (1010)/90-2424 LTC (1010)</i>		

Filing at a Glance

Company: Northwestern Long Term Care Insurance Company

Product Name: 90-2424 LTC (1010)	SERFF Tr Num: NWST-126628627	State: Arkansas
TOI: LTC03I Individual Long Term Care	SERFF Status: Closed-Filed	State Tr Num: 45690
Sub-TOI: LTC03I.001 Qualified	Co Tr Num: 90-2424 LTC (1010)	State Status: Closed
Filing Type: Advertisement		Reviewer(s): Marie Bennett, Harris Shearer
	Authors: Debbie Orr, Jason Gross	Disposition Date: 05/20/2010
	Date Submitted: 05/17/2010	Disposition Status: Filed
Implementation Date Requested: On Approval		Implementation Date:

State Filing Description:

General Information

Project Name: 90-2424 LTC (1010)	Status of Filing in Domicile:
Project Number: 90-2424 LTC (1010)	Date Approved in Domicile:
Requested Filing Mode:	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 05/20/2010	Explanation for Other Group Market Type:
	State Status Changed: 05/20/2010
Deemer Date:	Created By: Debbie Orr
Submitted By: Debbie Orr	Corresponding Filing Tracking Number:

Filing Description:

We are submitting the attached form for your review and approval, if necessary, as advertising material for the Long Term Care Policy and related forms which have been previously approved in your state.

The brochures included with this filing are intended for use by our agents to use with general public.

If you should have any questions regarding the enclosed forms, you may call me at (414) 665-4549 or you can e-mail me at jasongross@northwesternmutual.com. On e-mails that are sent, please copy debbieorr@northwesternmutual.com.

SERFF Tracking Number: NWST-126628627 State: Arkansas
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 Company
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Sincerely,

Jason Gross, FLMI, AFSI, ACS
 Product Compliance Specialist

Company and Contact

Filing Contact Information

Jason Gross, Product Compliance Specialist jasangross@northwesternmutual.com
 720 E. Wisconsin Ave. 414-665-4549 [Phone]
 Milwaukee, WI 53202 414-665-5006 [FAX]

Filing Company Information

Northwestern Long Term Care Insurance	CoCode: 69000	State of Domicile: Wisconsin
Company		
720 East Wisconsin Avenue	Group Code: 860	Company Type: Long Term Care
Rm S845	Group Name:	State ID Number:
Milwaukee, WI 53202	FEIN Number: 36-2258318	
(414) 271-1444 ext. [Phone]		

Filing Fees

Fee Required?	Yes
Fee Amount:	\$150.00
Retaliatory?	No
Fee Explanation:	\$50.00 per form
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Northwestern Long Term Care Insurance	\$150.00	05/17/2010	36593940
Company			

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	05/20/2010	05/20/2010

<i>SERFF Tracking Number:</i>	<i>NWST-126628627</i>	<i>State:</i>	<i>Arkansas</i>
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	<i>Company</i>		
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<i>Project Name/Number:</i>	<i>90-2424 LTC (1010)/90-2424 LTC (1010)</i>		

Disposition

Disposition Date: 05/20/2010

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	NWST-126628627	State:	Arkansas
Filing Company:	Northwestern Long Term Care Insurance Company	State Tracking Number:	45690
Company Tracking Number:	90-2424 LTC (1010)		
TOI:	LTC03I Individual Long Term Care	Sub-TOI:	LTC03I.001 Qualified
Product Name:	90-2424 LTC (1010)		
Project Name/Number:	90-2424 LTC (1010)/90-2424 LTC (1010)		

Schedule	Schedule Item	Schedule Item Status	Public Access
Form	Value Your Resources		Yes
Form	Potential Business Impact of Long-Term Care		Yes
Form	Potential Personal Impact of Long-Term Care		Yes

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Form Schedule

Lead Form Number: 90-2424 LTC (1010)

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	90-2424 LTC (1010)	Advertising	Value Your Resources	Initial		0.000	90-2424 LTC (1010)[1].pdf
	90-2433 (1010)	Advertising	Potential Business Impact of Long-Term Care	Initial		0.000	90 2433 LTC (1010)[1].pdf
	90-2434 (1010)	Advertising	Potential Personal Impact of Long-Term Care	Initial		0.000	90 2434 LTC (1010)[1].pdf

VALUE *your resources*

MultiLife Discount Program

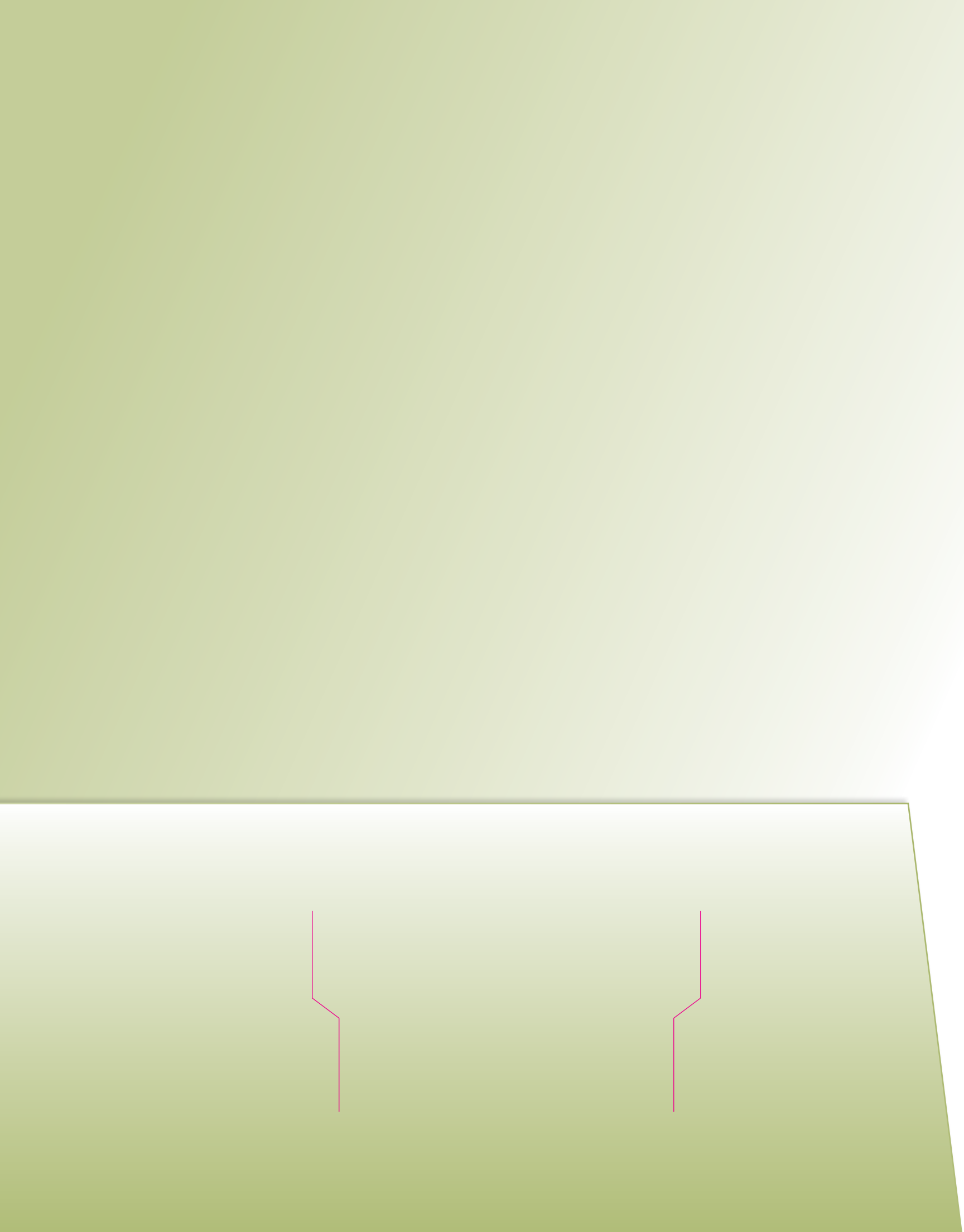
Sponsored Long-Term Care Insurance

Employer's Guide



Northwestern Long Term Care
Insurance Company™

A Northwestern Mutual Company



IMPACT *on your employees and your business*

Are your employees and their families dealing with long-term care issues today?

Your Employees are Your Business

In order to protect your business, you need to take care of your employees.

Most companies couldn't succeed without their employees. Like many businesses that compete for employees as well as customers, you want to protect your most valuable resources.

Employee Benefit Solutions

One effective way to attract, retain and protect employees is with a comprehensive employee benefit package.

What benefits are you currently offering to attract and retain quality employees?

- Health insurance
- Life insurance
- Disability income insurance
- Retirement and savings plans

How does your benefits package address your challenges?

- Long-term soundness and stability
- Rewards and incentives for employees at all levels
- Value for recruiting and retention

Potential Impact of Long-Term Care

Long-term care encompasses services provided to individuals suffering from a chronic illness, disabling condition or cognitive impairment. **Services may be provided in the home, in your community, in an alternate living facility or in a nursing home.**

Long-term care can be a family concern. It presents physical and emotional challenges for your employees, and their families, that can affect their attendance and productivity at work.

Northwestern Long Term Care Insurance Company (Northwestern LTC) has an opportunity to help you and your business to:

- Recognize, reward and protect your valued employees and their families
- Protect you, and your family members
- Help attract and retain quality employees
- Differentiate your employee benefits program from competitors
- Offer potential tax advantages to your business
- Provide a cutting edge benefit, while enabling caregivers to continue working

SIMPLE *protection for your business*

The MultiLife Discount Program

- Only 3 W-2 employees to qualify
- 5% Discount¹ for:
 - Employees and their spouses
 - Employee's parents, parents-in-law
 - Retirees, and the retiree's spouse
 - Applies regardless of whether the employer is paying all, part or none of the premium
 - A 30 percent spousal discount may be leveraged with the 5% MultiLife discount²

Employees who already own Northwestern LTC insurance policies may help you to meet the three-participant minimum.

Effective Communication

Effective communication to your employees regarding the value of a long-term care insurance program is essential to its success. Northwestern LTC can provide various resources to help you market long-term care insurance to your employees:

- Workplace marketing and promotion
- Letters, brochures, payroll stuffers, table tents
- Intranet and newsletter articles
- Employee education presentations
- E-mail templates

Additional benefits of MultiLife Long-Term Care Insurance

- Companies can choose to pay part, or all, of the premium for employees who meet a certain criteria. This is one of the few health-care-related benefit programs that can be offered on a discretionary basis.
- A Limited Payment plan allows companies premium paying flexibility, including if all premiums are paid when due, a policy that:
 - Becomes Paid-up after it has been in force for a period of 10 years,
 - or
 - Becomes Paid-up at age 65 after at least 10 years of premium payments.³
- All policies are underwritten individually and are issued as individual policies to employees. Employees may take their coverage with them if they retire or leave the company. Participants who leave the employer and keep their policy in force will retain eligibility for the MultiLife premium discount.

¹ Policies issued in New Jersey, New York, Ohio and Pennsylvania with the MultiLife Discount have the form number TT.LTC.ML(1010). In New Jersey, the MultiLife discount is available for ages 40 and above only. In New York, employer may not pay more than 50% of the premium.

² When spouses apply together and both policies are approved. If you qualify for a QuietCare® long-term care insurance policy, but your spouse does not, you are still eligible for a 15% spousal discount. In Montana, discounts based on marital status are not available. A caregiver discount is available in Montana only. Please see your network representative for more information. Discount may be applied when both spouses apply for and are issued policies.

³ These plans are guaranteed renewable; no additional premiums can be charged after policies are paid-up. A policy enters paid-up status on the anniversary following the final premium payment of the Limited Payment Plan. For the 10-pay plan, the policy becomes paid-up at the end of the tenth policy year. For the Paid-up at age 65 plan, the policy becomes paid-up at the end of the policy year in which the Insured reaches insurable age 65. AAPB inflation protection is not available on the Limited Payment Plan option.

Note: Premiums are not guaranteed and can be changed by class prior to the date this Policy becomes Paid-Up.

Tax Advantages⁴

Many people don’t realize that tax-qualified long-term care benefits paid to an insured under a policy claim are generally **received tax free**.

A company that pays for some or all of its **employees’ premiums** can generally deduct all or a portion of the premiums it pays for these tax-qualified policies, depending on how the business is structured.⁵

Maximum Eligible Premium in 2010
indexed for inflation annually
Self-employed deductibility guidelines

Age	Amount
40 or less	\$330
41 – 50	\$620
51 – 60	\$1,230
61 – 70	\$3,290
71 and older	\$4,110

S-Corp, LLC, partnership or sole proprietor		C-Corp
Owners⁶	Eligible, age-based premium may be withdrawn tax-free from a Health Savings Account (HSA). Premiums paid using non-HSA funds must be included in income and then deducted according to age-based limitations.	The company can deduct the premium. The owner, if participating in the plan as an employee, does not have to include the premium as part of income.
Employees where the company pays the premium	The employer can deduct the premium. The employee does not have to include the premium as part of income. Premiums are deductible for spouses who are not employees.	The company can deduct the premium. The employee does not have to include the premium as part of income. Premiums are deductible for spouses who are not employees.

4 This information does not include legal or tax advice and is not intended to be and cannot be used to avoid any penalties under the federal tax law. You should always seek tax advice regarding your particular circumstances from an independent tax advisor.

5 The Employee Retirement Income Security Act of 1974 imposes additional requirements on certain employer-sponsored insurance plans. Individuals paying their own premiums for tax-qualified long-term care insurance may deduct those premiums, subject to the above age-based limitations on amount, to the extent that their premiums and other unreimbursed medical expenses exceed 7.5 percent of their adjusted gross income.

6 Two percent or more shareholders.

TRUST

Why Northwestern LTC?

Northwestern LTC is a wholly owned subsidiary of The Northwestern Mutual Life Insurance Company. Northwestern Mutual achieved the longest record at number one in any industry in the history of FORTUNE magazine's "America's most admired" survey, after leading the life insurance industry for 25 years.⁷

Industry Evolution

Of the top ten companies selling long-term care insurance in 1998, many are no longer selling long-term care insurance today and few are of the same ownership.

Northwestern Long Term Care Insurance Company began issuing long-term care insurance in 1998 only after closely examining the long-term care insurance marketplace, and we have quickly moved into the top ten companies for newly issued business while pricing to promote long-term stability.

Our Commitment

- **Values of mutuality** – We make decisions based on the best long-term interest of policyowners guided by the principle of equitable treatment for all, and building long-term relationships to meet their needs.
- **Financial strength** – We have the best possible insurance financial strength ratings from all four major industry ratings services.
- **Flexibility in plan design** – We offer the ability to customize the plan design and individual insurance policies to meet your specific needs.
- **Claims handling** – It is Northwestern LTC's philosophy to pay claims promptly, fairly and accurately, compatible with Northwestern's principle of fairness to all customers.
- **Policy participation** – Offers a participating long-term care insurance policy, and announced an \$8 million dividend for 2010.⁸

STABILITY

Recognized Financial Strength⁹

Financial strength is and has been integral to Northwestern LTC's vision for policyowners, who own the company. Northwestern LTC maintains the best possible insurance financial strength ratings from all four major rating services. These ratings provide a professional assessment of Northwestern LTC's financial strength and security and represent our promise to pay our claims and meet our obligations. Additionally, benefits of Northwestern LTC policies have been 100 percent guaranteed by Northwestern Mutual.

Northwestern Long Term Care Insurance Company ratings⁷

A++ Superior

A.M. Best Company
Highest Rating, [March 2010]

AAA Extremely Strong

Standard & Poor's
Highest Rating, [March 2010]

AAA Exceptionally Strong

Fitch Ratings
Highest Rating, [June 2009]

Aaa Exceptional

Moody's
Best Possible Rating, [April 2010]

⁷ March 2008 issue, FORTUNE Magazine"

⁸ Neither the existence nor the amount of a dividend is guaranteed in any given year. Decisions with respect to the determination and allocation of divisible surplus are left to the discretion and sound business judgment of the Board of Directors. There is no guaranteed specific method or formula for the determination and allocation of divisible surplus. Northwestern Long Term Care Insurance Company's approach is subject to change.

⁹ The four agencies listed base ratings on the financial strength of the insurance company. These ratings are not recommendations of specific policy provisions, rates or practices of the insurance company. Since its entrance into the long-term care insurance market in 1998, all four agencies have given Northwestern Long Term Care Insurance Company the best possible insurance financial strength ratings. At the time of this publication, our most current ratings are for the following dates: A.M. Best (March 2010), Fitch Ratings (June 2009), Moody's (April 2010) and Standard & Poor's (March 2010). Ratings are subject to change.

Your state's insurance department may have additional information, including a buyer's guide, explaining long-term care insurance. This insurance policy contains exclusions and limitations. For costs and complete details, please contact your Financial Representative.

Northwestern Long Term Care Insurance Company · A Subsidiary of The Northwestern Mutual Life Insurance Company · Milwaukee, WI www.nmfn.com

The purpose of this material is for the marketing and solicitation of insurance.

Policy forms TT.LTC.(1010) and TT.LTC.ML.(1010). Form TT.LTC.ML.(1010) is available only in New Jersey, New York, Ohio and Pennsylvania.



**Northwestern Long Term Care
Insurance Company™**

A Northwestern Mutual Company



Potential business impact of LONG-TERM CARE

Long-Term Care Insurance (LTC) pays benefits for various types of care delivered by a broad range of providers in settings including the home, community, alternate living or nursing facilities.

- More than 44 million Americans (one out of every five households) provide care for an adult family member or friend age 18 or older.¹
- American companies lose a total of \$33.6 billion per year as a result of demands on employees who must care for an incapacitated loved one, such as an aging parent.²
- Accidents, disabling diseases such as multiple sclerosis, or strokes may require a young person to receive long-term care services.

The MultiLife Discount Program

- 5% premium discount
- Three W-2 employees to qualify
- Discount then applies to employees and their spouses, parents and parents-in-law, as well as retirees and retirees' spouses
- The 5% MultiLife discount can be leveraged with the 30% spousal discount (when spouses apply together and both policies are approved).³

The Advantages

- Program flexibility
- Portability
- Attraction and retention of quality employees
- Promote goodwill
- Cutting-edge benefit
- Discretion as to whom it is offered/ carve-out plans
- Potential for tax leverage to the company

Why Northwestern LTC?

- Values of Mutuality
- Financial Strength⁴
- Claims Handling
- Declared an \$8 million dividend for 2010

Northwestern Long Term Care Insurance Company ratings⁴

A++ Superior

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Moody's
Best Possible Rating, [April 2010]

¹ "Evercare® Study of Caregivers in Decline: A Close-up Look at the Health Risks of Caring for a Loved One." National Alliance for Caregiving and Evercare®. September 2006.

² "Long Term Care Could Surpass Childcare as Challenge for American Business; Program Targets an Estimated \$34 Billion in Lost Productivity Due to Long Term Caregiving." PRNewswire. October 23, 2006.

³ In Montana, discounts based on marital status are not available.

⁴ The four agencies listed base ratings on the financial strength of the insurance company. These ratings are not recommendations of specific policy provisions, rates or practices of the insurance company. Since its entrance into the long-term care insurance market in 1998, all four agencies have given Northwestern Long Term Care Insurance Company the best possible insurance financial strength ratings. At the time of this publication, our most current ratings are for the following dates: A.M. Best (March 2010), Fitch Ratings (June 2009), Moody's (April 2010) and Standard & Poor's (March 2010). Ratings are subject to change.

Neither the existence nor the amount of a dividend is guaranteed in any given year. Decisions with respect to the determination and allocation of divisible surplus are left to the discretion and sound business judgment of the Board of Directors. There is no guaranteed specific method or formula for the determination and allocation of divisible surplus. Northwestern Long Term Care Insurance Company's approach is subject to change. Any dividends paid will be used to reduce future premiums.

Employers should consult with their legal and tax advisors for specific advice.

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Potential personal impact of LONG-TERM CARE

If you or a loved one should need long-term care services, what impact would that have on you and your family? Where would you or they want to receive care services?

Long-term care insurance can be the most viable option to help address the need for services due to long-term chronic medical conditions, such as a stroke or Alzheimer's. It pays benefits for various types of care delivered by a broad range of providers in settings including the home, community, alternate living¹ or nursing facilities.

- Accidents, disabling diseases such as multiple sclerosis, or strokes may require a young person to receive long-term care services.

The MultiLife Discount Program

- 5% premium discount
- Discount applies to you and your spouse, parents and parents-in-law.
- The 5% MultiLife discount can be leveraged with the 30% spousal discount (when spouses apply together and both policies are approved).²

The Advantages

- Policies and discounts are portable
- Flexible plan design
- Protecting retirement assets
- Options for where to receive care
- Increased financial security for you and your loved ones

Why Northwestern LTC?

- Values of Mutuality
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¹ Residential care facilities in California.

² In Montana, discounts based on marital status are not available.

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